

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
James Alan Neal  
Rosemary Neal  
DebtorsCase No. 14-11550-MH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-6

User: admin  
Form ID: b18Page 1 of 2  
Total Noticed: 25

Date Rcvd: May 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2014.

db/jdb +James Alan Neal, Rosemary Neal, 1064 E. Evans St., San Jacinto, CA 92583-5225  
 34869458 +CITIBANK NA, 1000 TECHNOLOGY DR, O FALLON, MO 63368-2239  
 34869470 +LEADING EDGE RECOVERY SOLUTI, 5440 N CUMBERLAND AVE STE 300, CHICAGO, IL 60656-1486  
 34869471 +NORTHLAND GROUP INC, POB 390846, MAIL CODE F2B13, MINNEAPOLIS, MN 55439-0846  
 34869473 +PACIFIC PALACE, POB 51469, LOS ANGELES, CA 90051-5769  
 34869472 +PACIFIC PALACE, POB 881069, SAN DIEGO, CA 92168-1069  
 34869474 +PHILLIPS & COHEN ASSOC LTD, 1002 JUSTISON ST, MAIL STOP 656, WILMINGTON, DE 19801-5148  
 34869476 +SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-5007  
 34869475 +SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

EDI: EDD.COM May 20 2014 02:23:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
 P.O. Box 826880, Sacramento, CA 94280-0001  
 smg EDI: CALTAX.COM May 20 2014 02:23:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
 P.O. Box 2952, Sacramento, CA 95812-2952  
 34869456 +EDI: ARSN.COM May 20 2014 02:23:00 ARS NATIONAL SERVICES INC, POB 469046,  
 ESCONDIDO, CA 92046-9046  
 34869457 +EDI: CHASE.COM May 20 2014 02:23:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
 34869461 EDI: CITICORP.COM May 20 2014 02:23:00 CITIBANK USA, ATTN:CENTRALIZED BANKRUPTCY,  
 PO BOX 20507, KANSAS CITY, MO 64195  
 34869459 EDI: CITICORP.COM May 20 2014 02:23:00 CITIBANK SD, NA, ATTN: CENTRALIZED BANKRUPTCY,  
 PO BOX 20363, KANSAS CITY, MO 64195  
 34869460 +EDI: CITICORP.COM May 20 2014 02:23:00 CITIBANK SD, NA, PO BOX 6241,  
 SIOUX FALLS, SD 57117-6241  
 34869462 +EDI: CITICORP.COM May 20 2014 02:23:00 CITIBANK USA, PO BOX 6497,  
 SIOUX FALLS, SD 57117-6497  
 34869464 +EDI: CRFRSTNA.COM May 20 2014 02:23:00 CREDIT FIRST/CFNA, 6275 EASTLAND RD,  
 BROOKPARK, OH 44142-1399  
 34869463 +EDI: CRFRSTNA.COM May 20 2014 02:23:00 CREDIT FIRST/CFNA, BK13 CREDIT OPERATIONS,  
 PO BOX 818011, CLEVELAND, OH 44181-8011  
 34869465 +EDI: TSYS2.COM May 20 2014 02:23:00 DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999  
 34869466 +EDI: RMSC.COM May 20 2014 02:23:00 GEGRB/CARCARE ONE, C/O PO BOX 965036,  
 ORLANDO, FL 32896-0001  
 34869467 +EDI: RMSC.COM May 20 2014 02:23:00 GEGRB/HOME DSGN FLOORC, C/O P.O. BOX 965036,  
 ORLANDO, FL 32896-0001  
 34869469 +EDI: RMSC.COM May 20 2014 02:23:00 GEGRB/LOWES, POB 965005, ORLANDO, FL 32896-5005  
 34869468 +EDI: RMSC.COM May 20 2014 02:23:00 GEGRB/LOWES, ATTN: BANKRUPTCY DEPT, POB 103104,  
 ROSWELL, GA 30076-9104  
 34869470 +EDI: LEADINGEDGE.COM May 20 2014 02:23:00 LEADING EDGE RECOVERY SOLUTI,  
 5440 N CUMBERLAND AVE STE 300, CHICAGO, IL 60656-1486  
 34869455 +E-mail/Text: USTPregion16.RS.ECF@USDOJ.GOV May 20 2014 02:19:50 U.S. TRUSTEE,  
 3685 MAIN STREET, SUITE 300, RIVERSIDE, CA 92501-2804

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2014 at the address(es) listed below:

Alec L Harshey on behalf of Debtor James Alan Neal alecharshey@verizon.net  
 Alec L Harshey on behalf of Joint Debtor Rosemary Neal alecharshey@verizon.net  
 Helen R. Frazer (TR) hfrazer@aallrr.com, mbuenaventura@aallrr.com;C112@ecfcbis.com  
 United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4

**United States Bankruptcy Court  
Central District Of California**

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3420 Twelfth Street, Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

James Alan Neal  
fdba Jer-Ne, Inc

**BANKRUPTCY NO.** 6:14-bk-11550-MH

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-6837  
**Employer Tax-Identification (EIN) No(s).(if any):** N/A  
**Debtor Discharge Date:** 5/19/14

**JOINT DEBTOR INFORMATION:**

Rosemary Neal

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-1570  
**Employer Tax-Identification (EIN) No(s).(if any):** N/A  
**Joint Debtor Discharge Date:** 5/19/14

**Address:**

1064 E. Evans St.  
San Jacinto, CA 92583

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It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: May 19, 2014

**Kathleen J. Campbell**  
Clerk of the Court

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*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.